

## Protect yourself: Buying insurance on the internet

The accessibility and ease of the Internet has revolutionized the shopping world. Everything from pet food to furniture is available 24 hours a day, seven days a week, from the comfort of your home. This includes insurance.

Here are some tips to help you protect yourself when buying insurance on the Internet.

### Research, research, research

Research is by far your best protection. Fortunately, the Internet is also a great research agent. Determine which insurance coverage best fits your needs, then shop around for companies, agents, cost and coverage.

### Double-check the company and agent

In order to sell insurance in our state, the company and the agent must be licensed. To confirm the credibility of a company or agent, check with our agency for the following facts:

- Is the company licensed in Washington?
- Is the company licensed to sell the line of insurance you are interested in purchasing?
- Is the agent licensed in Washington and a legitimate representative of the company?
- Does the company have a good record of handling policy complaints?

### Purchasing on the internet

Once you've checked your facts and found the company, agent and policy that suit your needs, you're ready to purchase. At this point, security is the name of the game. Take some extra precautions to protect your personal information:

- Update your browser. The newer browsers are equipped with more current security measures. (One way to check if you are on a secure site is by checking the address. A secure site address may begin with https:// instead of the usual http://. Or, the site may have a small key or closed lock icon located somewhere in the bottom left or right corner of the screen. )
- If you cannot confirm the security of the browser, contact the company or agent and submit your paperwork via fax or mail.
- Take extra precautions when paying with a credit card. Some credit cards may be equipped with antitheft protections. Review your credit card agreement for antitheft provisions.

## **The proof is in the paperwork**

As you complete your research and purchase, it's important to keep detailed records. Get all rate quotes and key information in writing for your file. Also, once you decide to purchase online, keep a copy of all paperwork you complete and sign, as well as any correspondence, special offers and payment receipts.

You should receive a copy — not a photocopy — of your new policy within 30 to 60 days of purchase. If you do not receive a copy, contact the insurance company immediately.

## **Insurance “Red Flags”**

Here are some quick “red flags” to warn you against possible insurance fraud:

- Don't submit to high-pressure tactics. If you are being overwhelmed with offers from a particular group or agent that make you uncomfortable, trust your instincts and steer clear.
- Do your research. Scam artists may try to convince you to change coverage quickly without giving you the opportunity to do adequate research.
- Seek advice. If a particular policy requires a large deposit in an account, ask a third party — such as a reputable local insurance agent, accountant or financial advisor — for advice.
- If it seems too good to be true, it probably is!

### **Need more help?**

Call our Insurance Consumer Hotline at

**1-800-562-6900**

Our professional consumer advocates enforce insurance law and can investigate complaints against insurance companies and agents on your behalf.

We also offer individual counseling and group education on health care issues in your communities. Our highly trained SHIBA (Statewide Health Insurance Benefits Advisors) HelpLine volunteers can help you understand your rights and options regarding prescription drugs, government programs, billings, appeals and more.